

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Cynthia Florence Dmochowski, *et al.*
Serial No.: 10/010,656
Filed: December 6, 2001
Title: ONLINE CAPITAL APPROVAL PROCESS
Grp./A.U.: 3691
Examiner: I. Jung Liu Confirmation No.: 8740

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

I hereby certify that this correspondence is being electronically filed with United States Patent and trademark Office on:	
December 19, 2007	(Date)
Karen Vertz	
(Printed or typed name of person signing the certificate)	
Karen Vertz	
(Signature of the person signing the certificate)	

Sir:

AMENDMENT UNDER 37 C.F.R. § 1.111

In response to the Examiner's Action mailed November 6, 2006, please amend the above-identified Application as follows: